Information Disclosure Statement

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filling system in accordance with § 1.6(a)(4).

Dated: June 25, 2009

Electronic Signature for Jennifer K. Stollenwerk: /Jennifer K. Stollenwerk/

Docket No.: 65316-0007 (PATENT)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Yuichi Takatsu

Application No.: 09/982,644 Confirmation No.: 8152

Filed: October 18, 2001 Art Unit: 3692

For: ELECTRONIC ACCOUNT SETTLEMENT Examiner: H. T. Dass

APPARATUS, ELECTRONIC SETTLEMENT METHOD, STORAGE MEDIUM AND COMPUTER DATA

SIGNAL

## INFORMATION DISCLOSURE STATEMENT (IDS)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed after the mailing date of a Final Office Action or Notice of Allowance, whichever occurred first, but on or before payment of the Issue Fee (37 CFR 1.97(d)). Applicant hereby petitions that the Information Disclosure Statement be considered.

Docket No.: 65316-0007

I hereby certify, pursuant to 37 CFR 1.97(e)(1), that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement

A copy of only those references listed below is attached:

## Other Documents

 SNPP: A Simple Network Payment Protocol, Dukach S, 11/30/1992, Eighth Annual Computer Security Applications Conference, 1992., San Antonio, TX 11/30-1992—12/4/1992

•Office Action issued by the European Patent Office on March 26, 2009 in connection with the corresponding European Patent Application

The cited European Office Action provides the explanation of relevance for the NPL cited on the attached form PTO/SB/08.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Please charge our Deposit Account No. 18-0013 in the amount of \$180.00 covering the fee set forth in 37 CFR 1.17(p). The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter Application No.: 09/982,644 Docket No.: 65316-0007

filed in this application by this firm) to our Deposit Account No. 18-0013, under Order No. 65316-0007.

Dated: June 25, 2009

Respectfully submitted,

Electronic signature: /Jason D. Shanske/ Jason D. Shanske Registration No.: 43,915 RADER, FISHMAN & GRAUER PLLC Correspondence Customer Number: 10291 Attorney for Applicant

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